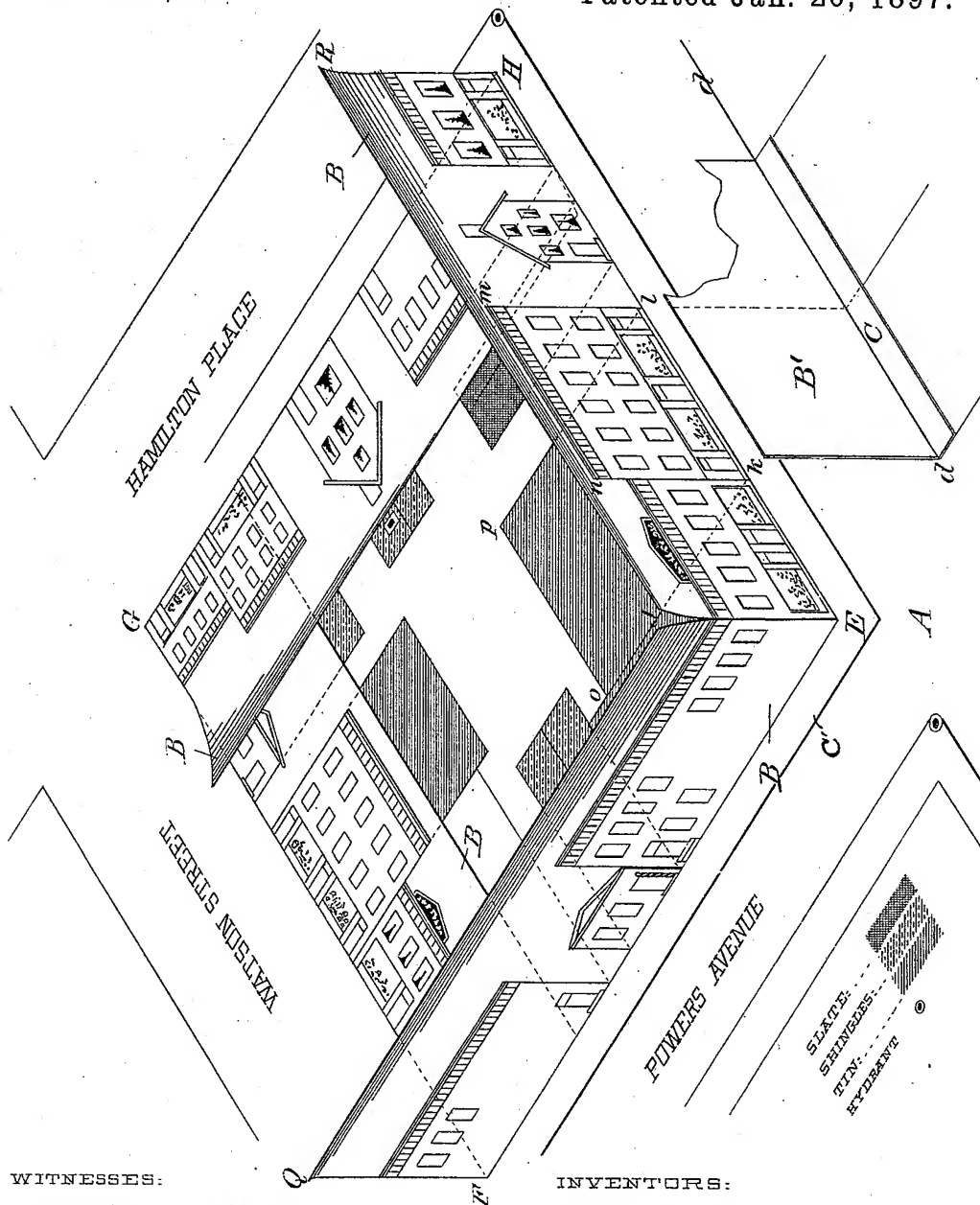


(No Model.)

C. N. POWERS & M. E. WATSON.  
INSURABLE PROPERTY CHART.

No. 575,731.

Patented Jan. 26, 1897.



WITNESSES:

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# UNITED STATES PATENT OFFICE.

CHARLES N. POWERS AND MADISON E. WATSON, OF BENNINGTON,  
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## INSURABLE-PROPERTY CHART.

SPECIFICATION forming part of Letters Patent No. 575,731, dated January 26, 1897.

Application filed June 15, 1896. Serial No. 595,584. (No model.)

*To all whom it may concern:*

Be it known that we, CHARLES N. POWERS and MADISON E. WATSON, of the village of Bennington, in the county of Bennington and State of Vermont, have invented an article for the use of insurance real-estate agents and companies and for other purposes, which we have designated an Insurable-Property Chart, of which invention the subjoined description, in connection with the accompanying drawing, constitutes a specification.

The object of this invention is to provide means for illustrating, both in plan and elevation, the topography of lands, village and city lots, and the structures erected thereon. It is especially adapted to the requirements and uses of insurance companies and agents and also of real-estate dealers and agents.

The invention embraces in the same structure not only a map of the land, its division lines and plans of roofs of buildings, as well as ground plans of the buildings themselves, but also elevations of the buildings themselves so arranged that by lifting up said elevations so that they stand erect on the base, which is the map, a correct idea of the external appearance of any piece of property shown on the chart can be obtained.

The invention is clearly illustrated in the drawing, in which in a single figure is shown a sectional part of such a chart as embodies our invention.

It consists in the employment of a base A, which may be any material adapted to receive the delineation necessary to illustrate the topography of streets, blocks of buildings, individual structures, hydrants, water-mains, and any special stationary local appliances for fighting fire. Upon this base may also be shown the character of the various kinds of roofing material with which the structures indicated on the base are covered. This base may be of paper, cardboard, or paper backed with cloth; in fact, any material which would be suitable for maps or drawings which would be subjected to frequent and rough handling. The topography of the chart may be drawn directly in this base, or may be drawn on separate sheets, which may be pasted thereon.

Along the fronts or sides of buildings or blocks are attached "coupons," as we have

designated them, of thin paper, which can be folded down onto the surface of the chart. These coupons are seen at B, B, B, B, and B'. Each of these coupons presents a view of one side of a building or block of buildings generally in elevation, (although perspective views may be employed when found more desirable,) and it is attached to the base by its margin, as seen at C. In this instance the coupon B' is folded along the line *d d*, and the flap is pasted onto the base, so that this fold shall coincide with the street-line. In this case the flap is pasted to the property area, but if found desirable to preserve this area uncovered or unblemished the flap may be turned toward the street and pasted to that part of the chart which would answer to the sidewalk, as indicated on the block bounded by Powers avenue, Watson street, and Hamilton Place. These flaps or coupons may be prepared as follows: Assuming that it is proposed to illustrate according to our invention the Main street side of the block illustrated in the drawing, a photographer stations his camera on the side of Main street opposite the center of the building No. 1 and at a definite distance therefrom and takes a negative thereof. Then passing along to a position opposite the center of building No. 2, and at the same distance therefrom as in the previous instance, he takes a similar negative. Thus he treats all the structures on that block. If there are open intervals or vacant lots, they are treated in the same way. From these negatives a series of pictures are obtained which can be trimmed and matched together edge to edge, so as to form a panoramic view of the whole length of the block. These may be pasted onto the coupon-strip, or from this patch-up another negative can be obtained, from which an integral picture of the whole block can be obtained. Without doubt the latter is the preferable plan to carry out in practice. In taking the latter picture the camera is so adjusted that the resultant photograph will coincide as to scale-measurement with the scale of the chart. The bottom edge is then folded along the base of the buildings so as to leave an attaching-flap C or C', which is pasted to the chart along the street-line in such a way that when the coupon is turned

up to an upright position the same will correctly illustrate the actual appearance of the property along that side of the street. All the other sides of the block are similarly treated, and if there are detached buildings or structures they may be treated in the same way. These charts may be made to show only a sectional part of a large plan and can be made up into an atlas in much the same way as atlases or maps are now made up. When so made up into a book in the form of an atlas, the coupons are folded down when the book is to be closed and thus present no impediment to bringing the whole into a compact bulk.

The central idea of this invention is this: to provide a topographical map or chart with views in elevation photographed, drawn, printed, or otherwise impressed on thin flexible sheets which are adapted to be attached to the map in a way that they may be folded down against the plane of the map, so that a series of such maps may be bound into an atlas. These folding sheets or views, being of some object which is topographically outlined on the map, are preferably attached to the map, so that when unfolded and raised into an elevated position the elevation will coincide with that part of the topographic contour of the object on the map of which the coupon-sheet presents a view.

Where the boundary of the property or object to be illustrated is not straight, as often happens, it would be impossible, or at least impracticable, for the coupon to follow the line and at the same time be susceptible of being folded down along the boundary or ground line. In such cases the coupon may be attached to the map in some other place and its true location be indicated by appropriate reference marks or numbers. If for any other reason it should be found desirable or necessary to attach the coupons on the map elsewhere than along the specific boundary of the property or objects illustrated, they could be so attached without departing from the essence and spirit of our invention.

It is obvious that our invention would be practically appropriated by a map or chart having folding coupons attached to it elsewhere than along the ground-lines or boundaries of the illustrated property, and we therefore do not restrict ourselves in the matter of the line of attachment of the coupon, but claim all such maps or charts provided with attached folding coupons of the character shown as equivalents of this invention.

This invention is applicable to mechanical and architectural drawings as well as to maps and charts. For insurance purposes it is well adapted to show the relative size, location, and condition of any building or structure, its proximity to other structures and fire risks, the means for protecting such property, such as hydrants, slate or metal roofs, &c., the relative altitudes of roofs, and also the material of which the walls delineated in the

coupons are built. For purposes of taxation it presents to the eye of the tax-assessor a clear exhibit of the relative condition of contiguous property.

As changes, alterations, or improvements in any piece of property are made that part of the coupon representing the old condition can be cut out and a new photograph of the improved or substituted part can be pasted in. After a fire a comparison of the chart with the ruins will show what the extent of the destruction has been. When kept properly revised by the correction of the coupons, the chart will at all times exhibit the true relations of each piece of property illustrated to all the others and its apparent condition.

We therefore claim as new and desire to secure by Letters Patent—

1. A topographical chart having attached thereto on the boundary-lines of structures or other objects topographically delineated thereon, coupons containing views in elevation of those parts respectively of such structures or objects as abut upon or stand immediately behind said boundary-lines.

2. A topographical chart having displayed thereon ground plans of buildings or other objects and having attached thereto coupons which are adapted to fold down onto the face of the chart and contain views in elevation of said buildings or other objects.

3. A topographical chart having attached thereto coupons containing views in elevation of objects of which the ground plans are delineated on the chart.

4. A coupon for the uses specified which shows in panoramic style a view of all the elevated structures and objects along one side of a block or square of a city or village, in combination with a topographical map or chart of said block or square, said coupon consisting of a single strip or piece which coincides in length with the length on said map or chart of the block illustrated.

5. A chart for the use of assessors, insurance agents, real-estate dealers and others similarly interested in and connected with real property, having inscribed thereon boundaries of lands, highways, streets, buildings, local provisions such as hydrants, reservoirs, stand-pipes, water-mains, engine-houses &c., for the prevention or extinguishment of fires, or any of such inscriptions, having attached thereto views in elevation of any of said objects impressed on flexible sheets which are affixed to said chart opposite the boundaries of the objects so delineated, and adapted to be folded down upon the face of the chart, substantially as specified.

In testimony whereof we have hereto subscribed our names this 13th day of June, A. D. 1896.

CHARLES N. POWERS.  
MADISON E. WATSON.

In presence of—  
FRANKLIN SCOTT,  
EMILY SCOTT.